

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Walter H Burke, Jr  
Debtor

Case No. 18-05220-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 25, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2022:**

Recip ID	Recipient Name and Address
db	+ Walter H Burke, Jr, 2425 Berkshire Lane, Dover, PA 17315-4613
5140459	BJ's/Comenity Mastercard, P.O. Box 659834, San Antonio, TX 78265-9134
5164140	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5140466	Legendary Pine/Gander Mtn., P.O. Box 659569, San Antonio, TX 78265-9569
5155383	+ M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
5140468	M&T Bank Legal Document Processing, P.O. Box 844, Buffalo, NY 14240-0844
5140469	Pennsylvania Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17108-0946
5140475	+ Toyota Financial Services, P.O. Box 5856, Carol Stream, IL 60197-5856
5155877	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5140460	EDI: CAPITALONE.COM	Jan 25 2022 23:48:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5158112	+ Email/Text: RASEBN@raslg.com	Jan 25 2022 18:48:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5164446	+ EDI: CITICORP.COM	Jan 25 2022 23:48:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5140462	EDI: WFNNB.COM	Jan 25 2022 23:48:00	Comenity Bank, Attn: Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
5140463	EDI: WFNNB.COM	Jan 25 2022 23:48:00	Comenity Capital Bank, Attn: Bankruptcy Dept., P.O. Box 183043, Columbus, OH 43218-3043
5140464	Email/Text: bankruptcy.notices@hdfsi.com	Jan 25 2022 18:48:00	Harley Davidson Credit Corp., Attn: Rider Services, P.O. Box 22048, Carson City, NV 89721-2048
5164140	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jan 25 2022 18:48:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5140465	EDI: IRS.COM	Jan 25 2022 23:48:00	Internal Revenue Service, Bankruptcy Section, P.O. Box 7346, Philadelphia, PA 19101-7346
5140461	EDI: JPMORGANCHASE	Jan 25 2022 23:48:00	Chase/Amazon, P.O. Box 1423, Charlotte, NC 28201-1423
5140467	EDI: RMSC.COM	Jan 25 2022 23:48:00	Lowes/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
5163752	EDI: PRA.COM	Jan 25 2022 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5141400	+ EDI: RECOVERYCORP.COM	Jan 25 2022 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5161620	EDI: Q3G.COM		

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		Jan 25 2022 23:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5161619	EDI: Q3G.COM	Jan 25 2022 23:48:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5140470	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 25 2022 18:48:00	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
5149918	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 25 2022 18:48:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5140471	EDI: CITICORP.COM	Jan 25 2022 23:48:00	Sears Mastercard, P.O. Box 9001055, Louisville, KY 40290-1055
5142326	Email/Text: bankruptcy@bbandt.com	Jan 25 2022 18:48:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
5140472	Email/Text: bankruptcy@bbandt.com	Jan 25 2022 18:48:00	Sheffield Financial, P.O. BOx 580229, Charlotte, NC 28258-0229
5140473	EDI: RMSC.COM	Jan 25 2022 23:48:00	Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
5140474	+ EDI: CITICORP.COM	Jan 25 2022 23:48:00	The Home Depot - Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
5155877	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 25 2022 18:48:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Name	Email Address
Craig A. Diehl	on behalf of Debtor 1 Walter H Burke Jr cdiehl@cadiehlaw.com, jhanawalt@cadiehlaw.com;r51336@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com

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Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

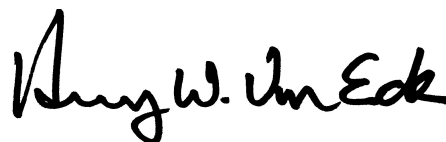
Debtor 1	<b>Walter H Burke Jr</b>	Social Security number or ITIN	xxx-xx-8562
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	<b>1:18-bk-05220-HWV</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Walter H Burke Jr

1/25/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**